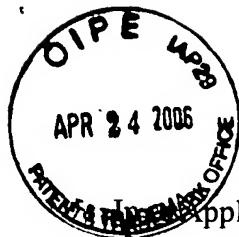


04-26-06

*Jfu*



PATENT  
Atty Docket No.: 546.08

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of ) Group Art Unit: 2176  
)  
Tsu-Wang Chen, Ting-Hu Wu, Chaur G. Wu ) Examiner: Heather R. Herndon  
)  
Application No.: 10/828,489 )  
)  
Filing Date: April 20, 2004 )  
)  
For: AUTOMATIC GRAPHICAL )  
LAYOUT PRINTING SYSTEM )  
UTILIZING PARSING AND )  
MERGING DATA )

**CERTIFICATION UNDER 37 CFR §1.10**

I hereby certify that this document referred to as enclosed herein is being deposited with the United States Postal Service bearing Express Label No. EV328804010 US on this date April 24, 2006 addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Date: 4/24/06 By: *Teri L. Nelmark*  
Teri L. Nelmark

Box Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**FIRST SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Applicant submits herewith patents, publications or other information (attached hereto and listed on the attached Form PTO-1449) of which they are aware, which they believe may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 C.F.R. § 1.56.

This Information Disclosure Statement:

- (a) ☐ accompanies the new patent application submitted herewith. 37 C.F.R. § 1.97(a).
- (b) ☐ is filed within three months after the filing date of the application or within three months after the date of entry of the national stage of a PCT application as set forth in 37 C.F.R. § 1.491.
- (c) ☒ as far as is known to the undersigned, is filed before the mailing date of a first Office action on the merits.

- (d) ☐ is filed after the first office action and more than three months after the application's filing date or PCT national stage date of entry filing but, as far as is known to the undersigned, prior to the mailing date of either a final rejection or a notice of allowance, whichever occurs first, and is accompanied by either the fee (\$240.00) set forth in 37 C.F.R. § 1.17(p) or a certification as specified in 37 C.F.R. § 1.97(e), as checked below.
- (e) ☐ is filed after the mailing date of either a final rejection or a notice of allowance, whichever occurred first, and is accompanied by the fee (\$130) set forth in 37 C.F.R. § 1.17(i)(1) and a certification as specified in 37 C.F.R. § 1.97(e), as checked below. **This document is to be considered as a petition requesting consideration of the information disclosure statement.**

[If either of boxes (d) or (e) are checked above, the following "certification" under 37 C.F.R. § 1.97(e) may need to be completed.] The undersigned certifies that:

- ☐ Each item of information contained in the information disclosure statement was cited in a communication mailed from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this information disclosure statement.
- ☐ No item of information contained in this information disclosure statement was cited in a communication mailed from a foreign patent office in a counterpart foreign application or, to the knowledge of the undersigned after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of this information disclosure statement.

A list of the patent(s) or publication(s) is set forth on the attached Form PTO-1449 (Modified).

A copy of the items on PTO-1449 is supplied herewith:

☐ each ☐ none ☒ only those listed below:

Non-patent documents listed under the section entitled Other Reference.

Applicant's counsel was made aware of the Gator eWallet in July 2002. Applicant's counsel did not obtain any documentation concerning the Gator eWallet until just recently.

Applicant's counsel submits herewith a copy of the User's Guide for the current commercial product Gator eWallet. Applicant does not admit that the attached document constitutes prior art to the present application with a filing date of April 20, 2004. Applicant submits this document to inform the Examiner of the existence of the Gator eWallet product at a time prior to the filing of the instant application. However, applicant's counsel is unable to obtain copies of the documentation concerning the Gator eWallet extant in 2002.

Applicant's counsel just became aware of another product that was first sold in 1997 (according to the relevant U.S. Trademark Registration information) called the Ilium Software eWallet. A copy of the Ilium Software eWallet Users Guide and Reference Version 4.0 by Ilium Software, Inc. (c) 1997-2006 is attached hereto. However, by submitting this document, applicant makes no admission that the current commercial version of the eWallet product, or the accompanying documentation constitute prior art to the present application with a April 20, 2004 filing date. Applicant submits this document to inform the Examiner of the existence of the Ilium Software eWallet product at a time prior to the filing of the instant application. However, applicant's counsel is unable to obtain copies of the documentation concerning the Ilium Software eWallet extant in 2002.

### COMMENTS

Applicant wishes to bring to the attention of the Examiner in this case the following applications filed by the same assignee:

Application Serial No./ Publication No.	Filing Date	Title	Art Unit Examiner	Class	Subclass
10/172,844 20030233316 A1	06/14/2002	Online System for Fulfilling Loan Applications from Loan Originators	3624 Hani M. Kazimi	705	038
10/222,637 20040034592 A1	08/15/2002	Loan Origination System Interface For Online Loan Application Processing	3628 Hani M. Kazimi	705	038
10/359,973 20040158746 A1	07/02/2004	Automatic Log-In Processing and Password Management System for Multiple Target Web-Sites	2134 Gregory A. Morse	713	202
10/991,829 2006000523641	11/18/2004	Hierarchical Security and Multiple Ownership of Distributed Documents	2161 Sufet Metjahic	707	009
10/982,597	11/05/2004	Hybrid Computing Paradigm Utilizing A Thin-Client Model	N/A	N/A	N/A
10/874,327	06/13/2004	Automatic Web-Based Client-Server Application Program Update System	N/A	N/A	N/A

Those patent(s) or publication(s) which are marked with an asterisk (\*) in the attached PTO form 1449 are not supplied because they were previously cited by or submitted to the

Office in a prior application Serial No. \_\_\_\_\_ filed \_\_\_\_\_ and relied upon in this application for an earlier filing date under 35 U.S.C. § 120.

A concise explanation of relevance of the items listed on PTO-1449 is:

- ☒ [ X ] not given
- ☐ [ ] given for each listed item
- ☐ [ ] given for only non-English language listed item(s) [Required]
- ☐ [ ] is in the form of an English language copy of a Search Report from a foreign patent office, issued in a counterpart application, which refers to the relevant portions of the references.

The Examiner is reminded that a "concise explanation of the relevance" of the submitted prior art "may be nothing more than identification of the particular figure or paragraph of the patent or publication which has some relation to the claimed invention," MPEP § 609.

While the information and references disclosed in this Information Disclosure Statement may be "material" pursuant to 37 C.F.R. § 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 C.F.R. § 1.97(b), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 C.F.R. § 1.56(a) exists. It is submitted that the Information Disclosure Statement is in compliance with 37 C.F.R. § 1.98 and MPEP § 609 and the Examiner is respectfully requested to consider the listed references.

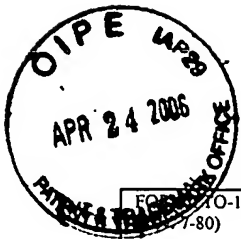
Respectfully submitted,

DERGOSITS & NOAH LLP

Dated: April 24, 2006

By: Michael E. Dergosits

Michael E. Dergosits  
Reg. No. 31,243



FD-10-1449 (7-80)		U.S. Dept. of Commerce Patent and Trademark Office		Atty. Docket No. 534.08		Appl. No. 10/828,489	
LIST OF REFERENCES CITED BY APPLICANT				Applicant: Tsu-Wang Chen, et al.			
(Use several sheets if necessary)				Filing Date: April 20, 2004			
U.S. PATENT DOCUMENTS							
Examiner's Initials	Group	Document Number	Date	Name	Class	Subclass	Filing Date
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		5,111,185	5/5/1992	KOZAKI			
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Group	Document Number	Filing Date	Country	Class	Subclass	Translation Yes No	

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)	
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	Contour Software, Inc. - The Loan Closer for Windows - Version 4.0 (1984-1998)
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Examiner	Date Considered
<p>* Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	

USCOMM-DC 80-3985